

**AMENDMENTS TO THE SPECIFICATION:**

**Please amend the specification as follows.**

**At page 4, lines 23-27 and page 5, lines 1-11:**

The electronic commerce system shown in Fig. 1 comprises a user terminal 1, a portable telephone 2, a product information server 3, and an electronic settlement center 4. The user terminal 1, the product information server ~~sever~~ 3, and the electronic settlement center 4 each are connected to a wide area network, or the Internet line network 10. Note that the electronic settlement center 4 and the product information server 3 are also connected to each other through a dedicated line 20. Incidentally, Fig. 1 shows only a single user terminal 1 and a single product information server 3 for the sake of simplicity in description. In reality, a plurality of user terminals 1 and a plurality of product information servers 3 are connected to the Internet line network 10.

**At page 6, line 27, to page 8, line 13:**

The personal certification server 41 issues a user ID in response to a registration request for the electronic settlement services. Then, the personal certification server 41 reads personal information pertaining to this registration requester for the electronic settlement services from the telephone subscriber information memory 42, and overwrites the personal information accompanied with the above-mentioned user ID to the telephone subscriber information memory 42. Here, the telephone subscriber information memory 42 previously stores telephone subscribers' names, addresses, telephone numbers, correspondent bank names, account numbers, and the like as the personal information of

the individual telephone subscribers. Besides, the personal certification server sever 41 conducts the certification of the above-mentioned user ID, and the issuance and certification of onetime passwords. The base station 43 relays ordinary calls by portable telephones, as well as receives the user registration request for the electronic settlement services sent from the portable telephone 2 and supplies the same to the personal certification server 41 described above. Then, the base station 43 sends the user ID issued by the personal certification server 41 to the requesting portable telephone 2. Moreover, the base station 43 sends the onetime password issued by the personal certification server 41 to the portable telephone 2. The accounting server 44, in response to the billing of product prices from the product information server 3, reads the personal information corresponding to the user ID certified by the personal certification server 41 from the telephone subscriber information memory 42, and makes the withdrawal of the product prices from the bank account specified therein. At the same time, the accounting server 44 makes the payment of the product prices to a bank account of the seller who presents the products on the product information server 3.

**At page 8, lines 25-27 and page 9, lines 1-19:**

The base station 43 installed in the electronic settlement center 4 receives the user registration request signal, and supplies this user registration request signal to the personal certification server 41. The personal certification server 41 first issues a user ID in response to the user registration request signal. Then, the personal certification server 41 reads the personal information of the owner of the portable telephone 2, or the sender of this user registration request signal, from the telephone subscriber information memory 42. The personal certification server 41 overwrites the personal information accompanied

with the above-mentioned user ID to the telephone subscriber information memory 42. In addition, the personal certification server ~~sever~~ 41 supplies the user ID issued as described above to the base station 43. It follows that the base station 43 makes portable telephone communications through the switched subscriber lines to have the above-mentioned user ID sent to only the portable telephone 2 belonging to the registered user (step S2).

**At page 11, lines 26-27 and page 12, lines 1-19:**

The personal certification server 41 in the electronic settlement center 4 accepts the user ID transferred, and determines whether or not this user ID is previously stored in the telephone subscriber information memory 42 (step S6). If it is determined at this step S6 that the user ID is a pre-stored one in the telephone subscriber information memory 42, i.e., if the user ID transferred is pre-registered, then the personal certification server ~~sever~~ 41 issues a onetime password in accordance with the onetime password request signal and supplies the same to the base station 43. It follows that the base station 43 makes portable telephone communications through the switched subscriber lines to send this onetime password to only the portable telephone 2 belonging to the registered user (step S7). Incidentally, the personal certification server 41 issues a new onetime password each time this step S7 is executed. That is, a new onetime password is issued for each purchase (accounting).

**At page 12, lines 20-23:**

The portable telephone 2, on receiving the onetime password sent ~~send~~ from the electronic settlement center 4 at the stage of step S7, displays the same on the display 2a (step S8).